

ESL Federal Credit Union Fee Schedule

SERVICE	FEE
Account Statement Copy > 2 Current Months	Free Research Fee
ATM Transactions at ESL Owned ATMs	Free
ATM Withdrawals at Non-ESL ATMs ¹	\$2.50
ATM/Debit Card Replacement Rush Order	Free \$15.00
Cashier's Check (for amounts over \$2,000)	\$5.00 per check
Certified Check	\$5.00 per check
CheckOK (Overdraft from Savings)	\$5.00
Check Printing	Varies by style
Check Protest	Free
Copies of Deposited or Cashed Non-ESL Checks	Free
ESL Online Bill Pay (via ESL Online Banking)	Free
Expedited Electronic ² (convenience fee)	\$5.00
Overnight Check (convenience fee)	\$24.00
International Service Assessment (For ESL ATM Card, ESL Visa® Debit Card and ESL Visa Credit Card transactions)	1% of transaction amount
IRA Transfer to External Account	\$25.00
Legal Execution Processing	\$125.00
Loan Payment Fees	
From an ESL Checking or Savings Account	Free
From a Non-ESL Checking or Savings Account	Free
Using a Non-ESL Debit Card in ESL Mobile/Online Banking via Express Pay (convenience fee)	\$4.95
Using a Non-ESL Debit Card via ESL Contact Center / Live Chat Banking (convenience fee)	\$10.00
Low Balance/Inactivity Fee ³	\$5.00 per month
Mail Service Fees	
Overnight Mail Service	\$6.50
Saturday Only	\$16.50
Money Order (for amounts of \$2,000 or less)	\$0.75 per Money Order

SERVICE	FEE	
Overdraft Services		
Insufficient/Uncollected Funds Fee		\$0.00
Courtesy Pay Overdraft Fee		\$5.00
POS Overdraft (Purchase Amount)	\$0.01 - \$5.00	\$0.00
	>\$5.01	\$5.00
Premier Checking (Average balance for month < \$1,000)		\$10.00
Premier Money Maker (Average balance for month < \$25,000)		\$15.00
Research Fee (Minimum per hour)		\$20.00
Returned Items		\$10.00
Safe Deposit Boxes Annual Rental ⁴ (Contents of box are not insured.)	3" x 5"	\$50.00
	5" x 5"	\$70.00
	3" x 10"	\$80.00
	5" x 10"	\$90.00
	10" x 10"	\$120.00
Stop Payments		Free
Tiered Savings (Average balance for month < \$50,000)		\$20.00
Transfers to and from External Accounts (via ESL Mobile/Online Banking)		
Instant ⁵ (typically within minutes)		\$2.00
Next-Day (1 business day)		Free
Standard (up to 3 business days)		Free
Wire Transfer		
Incoming Domestic & Foreign		\$15.00
Outgoing Domestic/Foreign		\$25.00/\$45.00
Zelle® (via ESL Mobile/Online Banking)		Free

Federally insured by NCUA.

1: Two free non-ESL ATM withdrawals are available per month from ESL Free Checking or ESL Health Savings Accounts with a direct deposit into any ESL account. Five free non-ESL ATM withdrawals from ESL Premier Checking Accounts are available per month. Owner of ATM may still charge a fee. 2: Limited payees will accept Expedited Electronic payments. 3: No activity for one year, aggregate balance in all shares is less than \$100 and no active loans. 4: Available at select ESL locations. Excludes sales tax. 5: Instant transfers may not be available for all financial institutions.

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The fees on this Fee Schedule are in addition to any fees listed in any ESL disclosures, terms and conditions, account agreements or any other document provided by ESL. ESL and CheckOK are registered service marks of ESL Federal Credit Union.